

BANKING AT A GLANCE IN GUJARAT STATE – DECEMBER, 2017

PARAMETERS	December, 2016	March, 2017	December, 2017	GROWTH Y-O-Y (Dec., 16 to Dec., 17)	GROWTH OVER MARCH 2017
TOTAL No. OF BRANCHES	9228	9325	9285	57	(-) 40
CATEGORY OF BRANCHES					
RURAL	3682	3663	3565	(-) 117	(-) 98
SEMI - URBAN	2176	2217	2250	74	33
URBAN	1284	1317	1320	36	03
METRO	2086	2128	2150	64	22
TOTAL	9228	9325	9285	57	(-) 40
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,31,478 (17.35%)	6,23,787 (15.92%)	6,34,730 (1.75%)	3,252 (0.52%)	10,943 (1.75%)
ADVANCES	4,44,862 (3.09%)	4,60,030 (6.60%)	5,08,782 (10.60%)	63,920 (14.37%)	48,752 (10.60%)
CREDIT DEPOSIT RATIO	70.45	73.75	80.16	9.71	6.41
PS ADVANCES	1,93,941	2,20,217	2,22,899	28,958	2,682
(% Growth)	(5.44%)	(19.73%)	(1.22%)	(14.93%)	(1.22%)
(% to advances)	(44.94%)	(51.03%)	(48.45%)	(3.51%)	(-) 2.58%
AGRI ADVANCES	68,324	72,212	79,309	10,985	7,097
(% Growth)	(11.21%)	(17.54%)	(9.83%)	(16.08%)	(9.83%)
(% to advances)	(15.83%)	(16.73%)	(17.24%)	(1.41%)	(0.51%)
MSME ADVANCES	79,816	87,272	92,299	12,483	5,027
(% Growth)	(-) 3.93%	(5.04%)	(5.76%)	(15.64%)	(5.76%)
(% to advances)	(18.50%)	(20.22%)	(20.06%)	(1.56%)	(-) 0.16%
WEAKER SEC.ADV	35,845	35,901	39,328	3,483	3,427
(% Growth)	(17.39%)	(17.58%)	(9.55%)	(9.72%)	(9.55%)
(% to advances)	(8.31%)	(8.32%)	(8.55%)	(0.24%)	(0.23%)

Position of Kisan Credit Cards for the period ended					
	Dec., 2016	March, 2017	Dec., 2017	GROWTH Y-O-Y (Dec., 16 to Dec., 17)	GROWTH OVER MARCH 2017
Accounts	30,02,314	29,26,889	27,37,900	(-) 2,64,414	(-) 1,88,989
Amount	37,800	35,648	46,108	8,308	10,460

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 155th meeting of State Level Bankers' Committee for the quarter ended September, 2017 held on 28th December, 2017 were circulated to all the members on 5th February, 2018. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr.	Issues	Action taken
1	Pending land related issues of various RSETIs	Approval of lay out plan of RSETI Ahmedabad is still pending. RDD, Govt. of Gujarat is requested to take up the matter with concerned district authority to resolve the issue.
2	Development of online portal for sponsoring and tracking of loan application of State Govt. Sponsored Schemes	Govt. of Gujarat has constituted a committee for "Developing a Common Web Portal for Bankable Schemes of Govt. of Gujarat". Two meetings of the Committee were held on 10 th August, 2016 and 25 th October, 2016. The rollout of the portal is still awaited.
3	List of beneficiaries under WADI project	During last meeting of SLBC, Chairman, SLBC requested NABARD to provide list of farmers (including village, block and District name) covered under WADI project. On receipt of the same, SLBC will circulate the list amongst Bank with an advise to take necessary measures to increase availability of credit to these farmers. On receipt of the list from NABARD, SLBC vide its mail dtd.19th February, 2018 has circulated the list of such farmers to Banks.
4	List of Accredited Warehouses	During last meeting of SLBC, Convenor, SLBC requested NABARD to provide list of Accredited Warehouses operating in the state to SLBC, for onward circulation amongst Bank with a request to explore the ways for financing under Negotiable Warehouse Receipt (NWR). In this context, NABARD has informed that the list of Registered Warehouses in Gujarat is readily available on the website (wdra.nic.in) of Warehousing Development & Regulatory Authority (WDRA), Dept. of Food & Public Distribution, Govt. of India. Banks are requested to download the list of accredited Warehouses from the website and explore possibilities to finance pledge loan to farmers against negotiable warehouse receipt.

5	Issuance of order for physical possession by District Magistrate under SARFAESI Act 2002	In pursance to action point emerged in the 155 th SLBC meeting, district-wise details of such cases were collected and submitted to Finance Dept., Govt. of Gujarat vide letter from SLBC dated 22 nd January, 2018. State govt. is once again exhorted to take up the matter with concerned District Magistrates in the state to hasten the issuance of orders for physical possession under SAEFAESI Act 2002, so that large pendency of such cases is cleared.
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AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION :

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 14.02.2018 :

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	61,79,638	56,15,274	1,17,94,912	90,50,455	76.73%	94,02,865	79.72%

Bankwise details is enclosed as **Annexure-A.**

As per the above report, only 77% of the PMJDY accounts have been seeded with Aadhaar number till 14th February, 2018. Also as per available report, 15% of total accounts are Zero Balance accounts.

Considering the amendment made in the Prevention of Money-laundering (Maintenance of Records) circulated vide Government of India circulated dtd. 12th December, 2017, if the account holder fails to submit Aadhaar number and Permanent Account Number by such date as may be notified by the Government of India, the said account shall cease to be operational till the time the Aadhaar Number and Permanent Account Number or Form No. 60 is submitted by the account holder.

As per the progress report dated 23rd February, 2018 received from DFS, MoF, Gol, the Aadhaar Seeding in operative CASA accounts in the State stood at 75.70% and the average Aadhaar authentication stood at 42.60%, which is considerably below the National average of 80.09% and 53.20% respectively. Under Mobile Number Seeding, the performance of the State stood at 83.90% against the National Average of 80.20%. The Bankwise position is given in **Annexure-B.**

Banks are required to expedite the process of Aadhaar Seeding & Aadhaar Authentication in all operative CASA accounts so that it would be completed within the stipulated deadline.

Financial Inclusion Campaign from 05th February – 15th March, 2018

DFS, MoF, Gol vide letter dated. F.No. 1/34/2014-FI(C69678) dated 01st February, 2018, addressed to Chairman/CMD/MD & CEOs of all Public Sector Bank & SLBC, advised to run a Campaign for Financial Inclusion Activities through every bank-branch between 5th to 20th February, 2018 which was further extended to 15th March'2018.

The enlisted activities and the broad targets of the campaign period were as below:

1. Activation of all inactive Jan-Dhan accounts under the branch/BCs
2. Aadhaar seeding and mobile number seeding in unseeded CASA accounts
3. Providing RuPay cards to 20% of Jan-Dhan account holders
4. Initiate usage of at least 20% of the issued but unused RuPay card
5. All Jan-Dhan account holders to be educated/motivated to subscribe to PMSBY/PMJJBY/APY

SLBC vide its e-mail dated. 02nd February'2018, apprised all Banks about the campaign and also requested to make best possible effort to achieve the given targets.

A reporting format was also circulated amongst all Banks with a request to report the progress made under the enlisted FI parameters, once the campaign is over.

Financial Inclusion in 115 backward districts:

DFS, MoF, GoI vide letter F.No. 9/22/2012-FI (C54005) dated 15th February, 2018 circulated the list of 115 backward districts of the Country, identified as "Aspirational districts" for achieving rapid transformation by addressing their specific developmental needs. **Narmada and Morbi districts from the State of Gujarat are included in the list of 115 backward districts.**

For this purpose, a set of **Key Performance Indicators (KPIs)** have been selected to monitor the efforts and progress made by all stakeholders in transforming the Aspirational districts. **These KPIs cut across various important sectors, one amongst them is the Financial Inclusion.** The target set out for each KPI is benchmarked to the best performing districts in the Country on the respective parameter.

Under Financial Inclusion, the identified Key Performance Indicators (KPIs) are:

- a. All bank accounts to be seeded with Aadhaar by 31st March, 2018.
- b. Disbursement under MUDRA to be at least 25% more than previous year.
- c. All eligible bank accounts to be enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).
- d. Maximise enrolments under Atal Pension Yojana (APY).

In compliance to this, **SLBC vide its letter dated. 17th February'2018 advised the LDM of district Narmada and Morbi** to convene the DLCC meeting and request the Banks to make necessary progress under the Key Performance Indicators of Financial Inclusion Activities so as to achieve the benchmark figures.

3.2 Social Security Schemes - PMSBY, PMJJBY and APY

Progress in enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as of 15.02.2018 is as under:

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	20,20,228	49,60,195	4,05,242	73,85,665

Bankwise progress report on enrollment under Social Security Schemes is given in **Annexure-C**. From the available figure of enrollment under PMJJBY and PMSBY, it is apparent that Banks could record satisfactory growth under this parameter. **As these policies have a very good settlement ratio i.e. 95 % and 91 % under PMSBY and PMJJBY respectively, Banks and Insurance companies to widely popularize these schemes, encouraging more number of people to get enrolled under these Scheme.**

Under Atal Pension Yojana, Banks are gradually improving their performance and have **enrolled around 4.05 lakhs people in the State**. However, during the current financial year, Banks have so far achieved only around 31% of the given targets and much effort is required to achieve the target within remaining months of the financial year. **Bankwise %age of target achievement is given as Annexure-D**.

Performance under Atal Pension Yojana in Aspirational District:

PFRDA vide its e-mail dated. 23rd Feb'2018 informed that "Atal Pension Yojana" is one of the identified Key Performance Indicator (KPI) finalized by NITI Aayog for monitoring progress in Financial Inclusion. **The criteria considered for evaluation of progress under this parameter is "Number of beneficiaries enrolled under APY per one lakh population"**.

Further, it was also requested to LDMs of the Aspirational district in the State of Gujarat i.e. Narmada & Morbi to inform the Banks to make a good progress on this parameter so that the district may achieve the benchmark figure. **PFRDA also observed a campaign "Aspire to Act" from 01st March – 10th March'2018 to give thrust to the enrollment under APY in these Aspirational districts.**

3.3 Rationalisation of Branch Authorisation Policy – Revision of Guidelines

RBI vide its letter dtd. 18th May, 2017 issued the revised guidelines on Rationalization of Branch Authorisation Policy in which several changes were brought in alongwith redefining of the "Banking Outlets".

As per the above guideline, State Level Bankers Committees (SLBC) shall enable the Banks to have information on Unbanked Rural Centres. In view of this, SLBC, Gujarat has introduced a portal wherein :

- a. Banks have to update the details of "Banking Outlet" present in Tier 5 and 6 centres in the State
- b. After receiving updates from Banks, SLBC would be able to enlist the "Unbanked Rural Centre (URC)" and display the same on its website. This list will facilitate Banks to choose/ indicate the place where they wish to open a "Banking Outlet".

Despite several reminders and follow-up, 16 Banks have still not updated Branch / BC details on SSA portal of SLBC. Details of such Banks is given as **Annexure-E1**.

Moreover, to enlist the "Unbanked Rural Centre (URC)" the "Banking Outlet" details of Payment Banks, Local Area Bank and licensed Urban Co-operative Bank is also required but as these entities are not members of SLBC, therefore, their details are also not available. **RBI is requested to provide necessary guidance and support in this matter.**

3.4 Aligning Roadmap for Unbanked Villages having population more than 5000 with revised guidelines on Branch Authorization Policy

RBI vide letter No. FIDD.CO.LBS.BC.No. 31 / 02.01.001 / 2016-17 dated 08th June, 2017, advised SLBC Convenor Banks to review and identify the Unbanked Rural Centres(URC) in villages with population above 5,000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of Banking outlet. **A confirmation stating that all Unbanked Rural Centres(URC) in villages with population above 5000 have been Banked to be furnished to RBI latest by December 31, 2017.**

In view of this, SLBC vide letter dtd. 19th June, 2017 circulated list of 351 villages with population above 5000 without a Bank branch of any Scheduled Commercial Bank(SCB) and requested the LDMs to review and identify the villages which does not have a “Banking Outlet” of a Scheduled Commercial Bank (SCB), a Small Finance Bank(SFB), a Payment Bank, a Regional Rural Bank, a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based Banking transactions.

As of 31.01.2018, the status of opening of Banking outlets in villages having population above 5,000 is as below :

- i. Out of 351 villages, the “Banking-outlet” is present in 32 villages.
- ii. In these 32 villages, “Banking outlet” have been opened in 21 villages by Scheduled Commercial Bank and in 11 villages by District Co.Op.Bank (The Banking outlets have been opened by Indian Post and Payment Bank in 7 centres but as informed by RBI vide e-mail dtd. 27th Sept., 2017, India Post Payment Bank is yet to start it’s operation. Hence, these centres to be treated as “Unbanked Rural Centres” only.)

Further, during the 155th SLBC meeting the House discussed about the possibility of classifying/ upgrading the existing BC-ICT model of Banks as “Banking Outlet”. As a follow-up action point of the meeting, SLBC vide it’s letter dtd. 06th January’2018 requested Banks to confirm whether their Bank is going to classify/ upgrade the existing BC-ICT model as “Banking Outlet”. **Only eight Banks gave confirmation on this matter, of which only Vijaya Bank confirmed about classifying the existing BC-ICT model as “Banking Outlet”.**

Moreover, it was also requested to RBI that the matter may kindly be taken with their Central office which in turn may take up the matter with Head Office of all Banks regarding issues in classifying/ upgrading the BC-ICT model as “Banking Outlet”. Classifying/ Upgrading the BC-ICT Model as “Banking Outlet’ would help the Banks in achieving the targets under Roadmap for villages having population above 5,000. Currently, many Banks are under “Prompt Corrective Action(PCA)” and considering this it would not be possible for Banks to achieve the targets under Roadmap by opening of branches.

As the timeline for opening of “Banking Outlet” in villages having population above 5,000 is over by 31st December’2017 and the “Banking Outlet” are yet to be opened in 319 Unbanked Rural Centres, therefore, RBI may provide necessary guidance in this matter. The district-wise status in opening of “Banking-outlet” in identified 351 villages is given as **Annexure-E2**.

3.5 Financial Literacy Camps

The State has 49 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them. Out of the above 49 FLCs, 1 FLC is in Metro, 33 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

RBI vide letter dated. 2nd March, 2017 gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from April 01st , 2017, FLCs have to conduct the camp as per following schedule :

- a. Two special camps per month on Digital platforms i.e. UPI & USSD
 - b. Target specific camps – Five camps per month (One each for Farmers, SMEs, SHGs, School Children and Senior Citizens)
2. Further, one camp per month has to be organized by Rural Branches on Financial Awareness Messages, UPI and USSD, preferably on 3rd Friday of every month.

3.6 Conduct of Financial Literacy camps for the quarter ended December, 2017

A. Financial Literacy Centres (FLCs):

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Dena Bank	10	185	282
2	State Bank of India	9	66	240
3	Bank of Baroda	14	92	225
4	Baroda Gujarat Gramin Bank	06	123	138
5	Dena Gujarat Gramin Bank	05	30	78
6	Saurashtra Gramin Bank	05	100	152
	Total	49	596	1115

B. Rural Branches :

Total 7,685 camps have been conducted by **2,538 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter Dec-2017. The category wise %age target achievement by Banks is as below :

No.	Category of Bank	Rural full fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achievement
1	Public Sector Banks	1,713	5,139	5,207	101%
2	RRBs	498	1,494	1,604	107%
3	Private Sector Banks	327	981	874	89%
4	Small Finance Bank	0	0	0	-
	Total	2,538	7,614	7,685	101%

The Bank wise %age of Target achievement is given as **Annexure-F.**

Creating Awareness about Fraudulent Calls and Agencies

SLBC vide its letter dated. 23rd January'2018 informed all Banks that Call Centre received some calls where the caller informed that they came in contact of some agencies providing assurance to arrange the MUDRA loans at very nominal rate alongwith a considerable amount of subsidy. These agencies ask the persons approaching them for MUDRA loans to deposit some amount for processing of their loan application and after receiving that amount, the agency becomes out of contact. It was also informed by callers that they get contact details of these agencies through advertisement published in various newspapers.

In view of this, the Banks were advised to instruct the branches / BCs to spread adequate awareness about these schemes during the Financial Literacy Camps (FLC) and also advise the people to contact the Bank branch/ BCs to avail services under these schemes.

3.7 Rural Self Employment Training Institutes (RSETI):

A. Progress in construction of RSETI premises

No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	14	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot Sabarkantha, Gandhinagar and Valsad
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Land yet to be allotted	1	Mahisagar
4	Pending for approval of layout plan at District Authority	1	Ahmedabad
5	Tendering under process and approval lying at Bank Level	5	Chhota-udepur, Narmada, Surat, Panchmahal and Tapi
6	Construction work under progress	6	Anand, Dangs, Dahod, Navsari, Vadodara and Surendranagar
Total districts in the State		28	

As MoRD, Gol has brought a closure clause for the infrastructure development aspect of the RSETIs w.e.f. 01.04.2015, Lead Banks in remaining 5 newly carved districts (Aravalli, Botad, Devbhoomi Dwarka, Gir Somnath and Morbi) have decided to impart necessary trainings as per existing set up.

B. Issues related to Allotment of land for construction of RSETI premises

Approval of lay out plan of RSETI, Ahmedabad building is still pending despite the matter being persued since last two years. Moreover, the matter was also taken up by RBI vide its letter dated 4th December, 2017 to the Chief Secretary, Govt. of Gujarat.

As informed by Bank of Baroda, allotment / re-allotment of land for Mahisagar is still pending.

Govt. of Gujarat is requested to resolve this issue to enable the bank to start construction work of RSETI Ahmedabad.

C. No. of training programmes conducted by RSETIs and Settlement Ratio

Quarter ended	No. of training programmes conducted during the year 2017-18	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2017-18	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Dec., 2017	494	6,154	13,918	1,85,749	48,374 (26.04%)	76,169 (41.01%)	1,24,543 (67.05%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec., 2017	30,977 (16.68%)	55,872 (30.08%)	65,746 (35.40%)	1,55,774 (83.86%)	10,227 (5.51%)	22,927 (12.34%)	

(Figures in brackets show categorywise percentage of number of trainees)

Districtwise details are given as **Annexure-G.**

3.8 Call Centre Services –Toll Free Number - 1800-233-1000 for PMJDY and Toll Free Number - 1800-233-8944 for PMMY

As per instructions of Department of Financial Services, Ministry of Finance, Govt. of India, a Call Centre is being operationalized by SLBC (Gujarat) for attending the enquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY), Social Security Schemes and Pradhan Mantri MUDRA Yojana (PMMY) in Gujarat.

Total expenses incurred during the quarter ended December 2017 are as under;

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,08,000.00
2	Telephone expenses	8,871.00
	Total	1,16,871.00

The bank wise details of proportionate expenses for the quarter ended December 2017 has been conveyed to Member Banks by SLBC vide letter no. GMO/ SLBC-Call Centre/132/ 2017 dated 5th January, 2018.

Bankwise contribution pending for remittance is attached as **Annexure-H.** Member Banks are requested to remit their contribution to SLBC in the following account through NEFT/RTGS:

Account Holder : SLBC Call Centre
 Account with : Dena Bank, Ashram Road Branch, Ahmedabad.
 A/C No. : 057111011376
 IFSC Code : BKDN0110571

Details of calls received & expenses incurred during last four quarters:

Name of the Month	March-2017	June-2017	Sept-2017	Dec.-2017	Total
Number of Calls	1,491	1,331	1,292	1,196	5,310
Total Expenses (in Rs.)	1,15,568	83,075	1,16,967	1,16,871	4,32,481

Till the quarter ended December 2017, total 29,025 calls are received. Out of which, 27,626 calls were enquiry calls and 1,399 calls were complaint calls.

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme as of 16.02.2018 is as under:

(Rs. in crores)

Particular	Shishu		Kishore		Tarun		TOTAL	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	320811	900	102525	2065	25602	1903	448938	4868
Other Agency	523634	1314	23050	491	4207	276	550891	2081
Total	844445	2214	125575	2556	29809	2179	999829	6949

Agencywise details are given in **Annexure-I.**

Against the disbursement target of Rs.7,300 crore, Banks have achieved disbursement of Rs.4868 crore i.e. 66.68% upto 16th February, 2018 which needs to be improved.

Therefore, banks are advised to sensitise their field functionaries to improve the performance under the scheme. LDMs are also advised to ensure the review of PMMY as a regular agenda item in the meetings of DLCC / DLRC and also in BLBC meetings.

4.2 Implementation of “Stand up India”

Cummulative progress as of 28th February, 2018 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
3,562	989	2,735	590

The Bankwise details are given in **Annexure-J**.

Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the remaining period of current financial year.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.
- Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

4.3 Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme

As of 21st February, 2018, total Rs.622 crores subsidy has been disbursed to the 29,637 beneficiaries in the State. The Bankwise details are given in **Annexure-K**.

Banks are requested to look into the performance and instruct the branches to give the wholehearted contribution for better performance under the scheme.

4.4 Pradhan Mantri Awas Yojana – Gramin

A meeting of bankers was called under the Chairmanship of Commissioner & Secretary, Rural Development Department, Government of Gujarat to review the progress and discuss various issues hindering implementation of the scheme on 12.02.2018. Accordingly, SLBC vide letter dated 19.02.2018 advised the Banks on following points.

1. No ceiling of “Minimum Balance” and “Total Credit Limit” in PMAY beneficiaries’ accounts.
2. Timely verification of beneficiaries’ banking details on PFMS portal.
3. Providing housing loan to beneficiaries of PMAY-Gramin.

As per the provision of the scheme, the beneficiary may avail a loan upto Rs.70000. This involves filling a housing loan application form of concerned Banks which usually found difficulty and complicated especially for small loans. In order to simplify the process, State Level Bankers' Committee has designed a simplified application form in Gujarati as per **Annexure-L** which is being put up before the House for approval. On approval of the same by the House, it will be shared to all the Banks for onward submission to branches.

4.5 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102016-875-K.7 dated 1st April, 2017 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2017 and Rabi-Summer 2017-18 seasons. A copy of the GR issued by Government of Gujarat has been circulated by SLBC vide letter dated 03.04.2017.

The scheme is compulsory for all the farmers including share croppers, tenant farmers growing notified crops in notified area and availing Seasonal Agriculture Operations (SAOs) loans from Banks / Financial Institutions (i.e. loanee farmers).

Further, the Department of Agriculture & Co-operation, Government of Gujarat vide GR No. PFB-102017-1317-K-7 dated 23.10.2017 informed that **IFFCO-TOKIO General Insurance Company Limited has been identified as Implementing Agency (IA) for implementation of PMFBY in all 33 districts of Gujarat for Rabi-Summer 2017-18 season. As the last date for submission of information along with crop insurance premium by Banks in case of summer crops to insurance company is 31.03.2018, Banks are requested pass on necessary instructions to their branches so that farmers may not be deprived from the benefits of the scheme.**

4.6 Implementation of Dairy Entrepreneurship Development Scheme (DEDS).

As per the information received from NABARD, Rs. 24.31 crores have been released as subsidy under DEDS to 3,197 beneficiaries till 31st December, 2018. The Bankwise details of subsidy claims lodged and sanctioned/released by NABARD under the scheme is attached as **Annexure-M**.

Since the scheme is being implemented in on and off mode, branches are facing difficulties while sanctioning of loans under the scheme. Availability of subsidy depends on available budget and applicability of scheme i.e. cut off date for sanctioning of loans. If budget for the state is exhausted or cut off date is passed, subsidy will not be available for remaining period of the year. This means subsidy will not be available even during validity period if the entire budget is exhausted and if the budget is available but validity period of the scheme is over then also subsidy will not be available. Therefore, it is very difficult for the branch to ensure that whether the subsidy will be available for loans they are sanctioning. In order to overcome this problem, it is requested that NABARD may take up at appropriate level to prepare a wait list on ENSURE portal and subsidy is granted on first come first serve basis.

4.7 Doubling of Farmers' Income by 2022.

RBI vide circular RBI/2016-17/66, FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of "Doubling Farmers income by 2022".

Representative of NABARD is requested to apprise the house on the matter.

4.8 Updation of district codes of branches in newly carved districts in CBS system of Banks.

There were 7 new districts carved in the State from the existing districts in the year 2013 thereby forming total 33 districts in the State. Even after passage of almost 5 years, many Banks have yet not changed district codes of their branches in newly formed district in CBS system of their Banks. This results in wrong reporting of district wise number of branches and performance under various schemes particularly PMJDY, PMMY and Stand up India for which the data is being generated directly from CBS system and submitted to various authorities.

Banks having branches in newly formed district (i.e. Aravalli, Botad, Chhota-udepur, Devbhumi Dwarka, Gir Somnath, Mahisagar and Morbi) are requested to take up the matter with their Head Office for updation of districts codes of branches located in newly formed districts.

4.9 Promotion of Investor Education and Protection Fund Authority.

Government of India has established an Investor Education and Protection Fund Authority (IEPF Authority) to promote investor education and awareness through conduct of investor awareness programmes.

Though the IEPF Authority has taken several initiatives for organizing investor awareness programmes, the Director (IF), Finance Department, Government of Gujarat vide letter dated 08.12.2017 has requested SLBC to include investor awareness programmes as a standard agenda in Block/District/State level meetings and review progress from time to time.

Banks are requested to include investor awareness as one of the agenda in Financial Literacy Camps organized by rural branches and Lead District Managers to review progress of the same in Block/District level meetings. A copy of the letter issued by Ministry of Corporate Affairs, Government of India in this regard is attached as **Annexure-N.**

4.10 Non-discounting of Letter of Credit issued by Nationalised Banks

Gujarat Chamber of Commerce & Industry has represented that Private Banks like HDFC, ICICI, Axis etc. are denying discounting of Letter of Credit issued by Nationalised Banks except State Bank of India. Such unilateral and arbitrational decision over cautiously taken by the private banks has put up the trade and industries in trouble and makes adverse impact to the growth of economy. Monetary position of MSMEs would also be aggravated. Under such circumstances, it is necessary to address the issue before it appears and create barrier to the development of industries and growth of economy.

In view of the above, Reserve Bank of India is requested to address the issue.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DECEMBER, 2017 :**

During the quarter ended December, 2017, total number of bank branches increased by 35 taking the total network of branches from 9250 as of September, 2017 to 9285 as of December, 2017 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	For the quarter ended December, 2017				
	Dec., 2016	March, 2017	Dec., 2017	Growth y-o-y	Variation over March, 2017
State Bank of India	1418	1419	1286	(-) 132	(-) 133
Nationalised Banks	4080	4109	4136	56	27
RRBs	739	747	757	18	10
DCCBs	1347	1338	1361	14	23
GSCARDB	181	181	181	0	0
Private Sector Banks	1463	1531	1564	101	33
Total	9228	9325	9285	57	(-) 40

During the quarter under review, total 35 branches were added, in which 21 under Metro, 9 under Urban, 4 under Semi-Urban and 1 under Rural category.

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by 2,992 crores in absolute terms from Rs.6,31,738 crores as of September, 2017 to Rs.6,34,730 crores as of December, 2017 registering growth of 0.47% as against 11.23% growth for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of December, 2017 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B**.

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Dec., 2016	March, 2017	Dec., 2017	Growth Y-o-Y	Absolute growth over March, 2017
State Bank of India	1,36,937 (12.93%)	1,34,535 (18.54%)	1,36,131 (0.90%)	(-) 806 (-) 0.59%	1,596 (1.19%)
Nationalised Banks	3,35,796 (9.18%)	3,31,195 (12.39%)	3,32,446 (-) 0.30%	(-) 3,350 (-) 1.00%	1,251 (0.38%)
RRBs	12,754 (25.94%)	11,922 (26.64%)	12,148 (1.22%)	(-) 606 (-) 4.75%	226 (1.90%)
DCCBs	25,846 (10.31%)	24,858 (13.33%)	25,247 (-) 0.37%	(-) 599 (-) 2.31%	389 (1.56%)
GSCARDB	274 (5.38%)	274 (12.76%)	263 (-) 1.13%	(-) 11 (-) 4.01%	(-) 11 (-) 4.01%
Private Banks	1,19,871 (14.11%)	1,21,003 (23.01%)	1,28,495 (2.16%)	8,624 (7.19%)	7,492 (6.19%)
TOTAL	6,31,478 (11.23%)	6,23,787 (15.92%)	6,34,730 (0.47%)	3,252 (0.52%)	10,943 (1.75%)

(Figures in the brackets for the quarter ended December indicate % growth over previous quarter, whereas figures in the brackets for the period ended March indicate % growth over previous year).

During the quarter, the positive growth was registered by Private Sector Banks (2.16%) followed by RRBs (1.22%) and State Bank of India (0.90%). Whereas Nationalised Banks (0.30%), DCCBs (0.37%) and GSCARDB (1.13%) registered negative growth.

The **NRI deposits** increased by Rs.1,706 crores and stood at Rs.71,072 crores forming 11.20% of the total deposits as of December, 2017 as against Rs. 69,366 crores (10.98%) as of September, 2017.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.18,949 crores in absolute terms from Rs. 4,89,833 crores as of September, 2017 to Rs. 5,08,782 crores as of December, 2017 registering a growth of 3.87%, as against a negative growth of 0.87% for the corresponding period of the previous year.

The banks groupwise credit growth and level as of December, 2017 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Dec., 2016	March, 2017	Dec., 2017	Growth Y-o-Y	Absolute growth over March, 2017
State Bank of India	90,973 (0.50%)	90,395 (-) 0.53%	96,949 1.73%	5,976 (6.57%)	6,554 (7.25%)
Nationalised Banks	1,90,521 (-) 2.23%	1,95,079 (0.16%)	2,02,495 (2.28%)	11,974 (6.28%)	7,416 (3.80%)
RRBs	6,113 (-) 1.16%	6,350 (19.65%)	7,147 (2.14%)	1,034 (16.91%)	797 (12.55%)
DCCBs	18,505 (-) 1.63%	16,086 (6.87%)	19,129 (-) 0.23%	624 (3.37%)	3,043 (18.92%)
GSCARDB	558 (-) 0.36%	558 (-) 0.89%	565 (0.00%)	7 (1.25%)	7 (1.25%)
Private Banks	1,38,192 (0.26%)	1,51,562 (21.27%)	1,82,497 (7.47%)	44,305 (32.06%)	30,935 (20.41%)
TOTAL	4,44,862 (-) 0.87%	4,60,030 (6.60%)	5,08,782 (3.87%)	63,920 (14.37%)	48,752 (10.60%)

(Figures in the brackets for the quarter ended December indicate % growth over previous quarter, whereas figures in the brackets for the period ended March indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 3.87% during the quarter, which was mainly contributed in percentage terms by Private Sector Banks (7.47%) followed by Nationalised Banks (2.28%), RRBs (2.14%) and State Bank of India (1.73%).

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Dec., 2016	March, 2017	Dec., 2017	Variation over March, 2017
State Bank of India	66.43	67.19	71.22	4.03
Nationalised Banks	56.74	58.90	60.91	2.01
RRBs	47.94	53.26	58.83	5.57
DCCBs	71.60	64.71	75.77	11.06
Pvt. Sector Banks	115.28	125.25	142.03	16.78
Conventional CD Ratio	70.45	73.75	80.16	6.41

The CD Ratio of the State has increased by 6.41% and 2.62% over March, 2017 and September, 2017 respectively and stood at 80.16%.

As per the RBI guidelines, the **CD Ratio, inclusive of RIDF**, for the State as a whole is as under:

(Rs./ Crores)				
Advances	RIDF	Total	Deposits	CD Ratio
5,08,782	23,921	5,32,703	6,34,730	83.93

CD Ratio Below 40%

As of December, 2017, the CD Ratio in the following 10 (Ten) districts is below 40% where the Banks and Lead District Managers are required to put in special efforts to increase the same.

No.	District	CD Ratio Dec. 2016	CD Ratio March 2017	CD Ratio Sept. 2017	CD Ratio Dec. 2017	Variation over March 2017	Variation over Sept. 2017
1	Dangs	10.75	10.87	15.50	14.76	3.89	(-) 0.74
2	Navsari	19.36	20.61	20.44	21.61	1.00	1.17
3	Anand	20.11	22.61	24.12	24.61	2.00	0.49
4	Porbandar	22.12	24.23	24.56	25.54	1.31	0.98
5	Tapi	28.25	29.72	28.70	29.67	(-) 0.05	0.97
6	Kheda	27.12	29.17	31.65	33.29	4.12	1.64
7	Mahisagar	31.32	30.46	33.51	34.36	3.90	0.85
8	Kutch	33.60	36.45	34.26	35.84	(-) 0.61	1.58
9	Dahod	31.25	33.18	36.94	38.34	5.16	1.40
10	Devbhoomi Dwarka	33.63	33.45	39.78	39.62	6.17	(-) 0.16

From the above table, it can be seen that CD Ratio in 2 districts is in downward trend marginally over March 2017, whereas in 8 districts it has increased over March 2017. The Lead District Managers of the above ten districts are requested to initiate immediate action to improve CD Ratio.

As of December 2017, the Dangs (14.76%) in the State is having CD Ratio below 20%.

PRIORITY SECTOR LENDING:

An analysis of the performance in terms of the targets is presented as under :

- I. The % wise growth under various areas of priority sectors in respect of **All Banks** (Excluding RRBs) was as under :

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	Dec., 2017	% Achi. of NBC		
Priority Sectors	40%	2,14,453	50.31	2,16,403	47.70	1,950	0.91
Agri. Adv.	18%	68,087	15.97	74,578	16.44	6,491	9.53
Weaker Section Adv.	10%	33,651	7.89	36,621	8.07	2,970	8.83

(% of achievement based on total advances of previous year, as per RBI guidelines)

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute growth in Agriculture Advances, but the benchmark level could not be achieved in Agriculture Advances and Weaker Section.

II. The percentage-wise growth under following areas of priority sectors in respect of **Regional Rural Banks** was as under :

(Rs. /Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	Dec., 2017	% Achi. of NBC		
Priority Sectors	75%	5,765	108.61	6,496	102.30	731	12.68
Agri. Adv.	18%	4,125	77.71	4,731	74.50	606	14.69
Weaker Section Adv.	15%	2,250	42.40	2,707	42.63	457	20.31

(% of achievement based on total advances of previous year, as per RBI guidelines)

Bankwise / Districtwise details are given in **Annexure - 2 & 3.**

RRBs have achieved / surpassed the targets under Priority Sectors (102.30%), Agriculture Advances (74.50%) and Weaker Sections (42.63%) as against the benchmark of 75%, 18% and 15% respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of December, 2017 is as under :

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	31.39%	51.27%	46.57%	104.70%	102.30%	48.45%
AGRI. ADVs	11.06%	17.43%	10.12%	91.57%	74.50%	17.24%
WS ADVs	7.66%	9.12%	4.28%	32.59%	42.63%	8.55%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances, Weaker Section Advances. Performance of SBI Group requires to be improved under all segments, whereas Nationalised Banks and Private Sector Banks need much improvement under Agriculture and Weaker Section advances.

The Member Banks which are below the benchmark (**as per Annexure-2**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of December, 2017, all banks together stood at Rs.26,516 crores i.e. 5.21% and Rs.36,626 crore i.e.7.20 % respectively.

AGENDA No.6**PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2017-18:**

As per RBI revised guidelines, the Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2017-18 for the quarter ended December 2017 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended December, 2017 under Priority Sector Annual Credit Plan 2017-18 is presented hereunder.

(Rs. Crores)

No.	Priority Sector	Target 2017-18		Disbursement during the quarter		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5675028	65502.98	2239507	47641.88	39.46	72.73
	Of which Farm Credit	5466837	60577.39	2196966	43117.90	40.19	71.18
2	MSME	471222	28253.78	383841	40283.46	81.46	142.58
3	Export Credit	5846	1141.55	386	665.42	6.60	58.29
4	Education	53044	1580.44	11808	326.13	22.26	20.64
5	Housing	102478	8465.32	72046	7051.15	70.30	83.29
6	Other PSA	304337	6836.89	48192	1151.57	15.84	16.84
7	Total PSA	6611955	111780.95	2755780	97119.61	41.68	86.88

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 41.68% in respect of targets in number of accounts and 86.88% in respect of targets in amount for the quarter ended December, 2017. The highest percentage achievement in terms of amount was recorded in MSME – 142.58% followed by Housing – 83.29%, Agriculture – 72.73%, Export Credit – 58.29%, Education – 20.64% and Other PSA – 16.84%.

Out of 33 districts in the State, upto the quarter ended December, 2017, as many as 24 districts remained below the State average of 86.88% under ACP 2017-18.

The sector-wise, bankwise and districtwise details under Priority Sector Advances are given in **Annexure – 5, 5(A) to 5(H)**. Moreover, agency wise & sub-sector wise Ground Level Credit Disbursement under Agriculture for the quarter ended December 2017 is given in **Annexure - 6**.

AGENDA No.7**POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979**

(Rs. in Crores)

No.	Particulars	December, 2017	
		Accounts	Amount
1	Cumulative certificates filed	1,20,247	344.48
2	Cumulative Recovery effected	45,260	73.73
	Of which, cases closed	(44,613)	(71.41)
3	Cases pending	75,634	270.75
	Of which, cases pending for more than 3 years	48,873	126.24
	more than 2 years to 3 years	7,473	32.66
	more than 1 year to 2 years	8,745	52.97
	cases pending for less than 1 year	10,543	58.88

District wise details are given in **Annexure - 7**.

All Lead District Managers are requested to incorporate the Agenda on Recovery Certificates, if not done, and critically review the position of pending Recovery Certificates in every DLCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

The Revenue Department is requested to issue instructions to the District Authorities for quick disposal of pending Recovery Certificates and extend necessary help and support to the Banks in recovery in chronic cases.

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding for the quarter ended December, 2017.

The Gross Advances of the Banks in the State of Gujarat is Rs.5,08,782 crores and Gross NPA is Rs. 34,562.73 crores i.e 6.79% as of December, 2017. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	45,195	1,424	3.15
Agri. Term Loan	34,114	2,682	7.86
Total Agriculture	79,309	4,106	5.18
MSME	92,299	6,838	7.41
Other PS	51,291	1,194	2.33
Total Priority Sector	2,22,899	12,138	5.45
Non Priority Sector	2,85,883	22,425	7.84
Total Advances	5,08,782	34,563	6.79
Others			
Housing Loan	67,382	527	0.78
Education Loan	2,135	148	6.92

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position.

AGENDA No.8

REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED DECEMBER, 2017.

The Summary of performance for the quarter ended December, 2017 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise / districtwise details are furnished in the **Annexure - 9 to 16**.

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	DAY-NULM
December, 2016	39.01% (No.) 97.74% (M.M.)	21.18%
December, 2017	24.49% (No.) 81.84% (M.M.)	23.70%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2017-18)	6165 (No) 12,223 MM (Amt.)	11,250 (Beneficiaries) 5750 (Individual cases)
Sponsored (No.)	5134	2748
Sanctioned (No.)	1510	1363
Sanctioned (Amt)	M.M. 10003	822.43
Retd./Rejtd. (No.)	1052	434
Pending (No.)	2572	951
% achievement (No.)	24.49	23.70
% achievement (Amt.)	M.M. 81.84	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report for the quarter ended December, 2017, against the physical target of 6165, Banks have sanctioned 1510 applications, i.e. 24.49% achievement. Similarly, against the Margin Money target of Rs.12223 lakhs, Banks have sanctioned projects having Margin Money of Rs.10003 lakhs (81.84% achievement) for the quarter ended December, 2017.

Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

Against the target of 11250 loan applications, Banks have sanctioned 1363 applications i.e. 23.70% achievement for the quarter ended December, 2017. Banks are requested to dispose of 951 applications pending at their level.

STATE GOVT. SPONSORED PROGRAMMES**Comparative performance under State Govt. Sponsored Programmes**

Period	% Achievement					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTASY
December, 2016	71.45	11.65	34.45	20.13	17.50	9.75
December, 2017	77.08	13.48	27.18	15.00	26.50	40.00

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2017-18						
Target (Number)	36,800	5000	5334	2300	200	1000
Sponsored (No)	100212	3409	5477	1534	194	5101
Sanctioned (No)	28364	674	1450	345	53	400
Sanctioned (Amt)	56510	309.47	673.27	120.45	953.67	287.46
Retd./Rejtd. (No)	19406	458	587	74	13	903
Pending (No)	52442	2277	3440	1115	128	3798
% achievement	77.08	13.48	27.18	15.00	26.50	40.00

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 77.08% at the quarter ended December, 2017 as against 71.45% achievement for the corresponding period of the previous year, which is higher than the previous year.

There were 52,442 (including previous year pending 31,970 applications carry forwarded to current year) loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 13.48% for the quarter ended December, 2017 as against 11.65% for the corresponding period of the previous year, which is higher than the previous year.

Sponsoring of applications was only 3409 as against the target of 5000 for the current year. Implementing agency is requested to sponsor adequate number of applications.

Member Banks are requested to accord priority to dispose of pending 2277 loan applications at the earliest, since financing the loan applications sponsored by GSCDC form a part of Weaker Section advances.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 27.18% of the target at the quarter ended December, 2017 as against 34.45% for the corresponding period of the previous year. Banks need to improve their performance under the Scheme. **Banks are requested to dispose off 3440 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 15.00% of the target at the end of the quarter ended December, 2017 as against 20.13% for the corresponding period of the previous year. **Banks are requested to dispose off 1115 pending applications on merits at the earliest.**

JYOTI GRAM VIKAS YOJANA (MARGIN MONEY SCHEME)- JGVY:

The achievement stood at 26.50% at the quarter ended December, 2017 as against 17.50% during the corresponding period of the previous year, which shows a significant improvement. Banks are also requested to dispose off 128 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 40.00% at the quarter ended December, 2017 as against 9.75% achievement for the corresponding period of the previous year. Though the performance has been improved significantly, but the desired performance is still far from satisfactory level. Banks are requested to improve the same.

There is huge number of pendency with various bank branches, hence, controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

Overall performance under all the Govt. Sponsored Programmes for the quarter ended September, 2017 except PMEGP and VBY is far from satisfactory. All the Banks and various Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the targets.

Also, the Block / District level Govt. agencies should invariably attend the BLBC meeting at each Taluka and use that platform for effective implementation of respective Govt. Spon. Programmes.

AGENDA No.9**FINANCING UNDER OTHER PROGRAMMES / SCHEMES****(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS**

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended December, 2017 to Minority Communities & Women Entrepreneurs by Banks are given in following table, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 17 & 18**.

MINORITY COMMUNITIES :**(Rs. in crores)**

Particulars	December, 2016		September, 2017		December, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	13,637	472.35	17,583	707.73	19,821	562.09
Outstanding	3,12,957	8,608.39	2,98,991	8,760.86	3,07,025	8,481.50

Fresh loans of Rs.562.09 crores were disbursed by the Banks to 19,821 beneficiaries belonging to Minority Communities during the quarter ended December, 2017. The outstanding reached the level of Rs.8,481.50 crores in 3,07,025 accounts as of December, 2017.

The share of advances to Minority Community to Priority Sector Advances stood at 3.81% at the quarter ended December, 2017.

WOMEN ENTREPRENEURS**(Rs. in crores)**

Particulars	December, 2016		September, 2017		December, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	58,067	1,984.75	92,489	2,737.76	81,415	2,650.36
Outstanding	8,79,578	29,614.95	9,81,396	29,854.18	9,93,631	31,066.92

Fresh credit to the tune of Rs.2,650.36 crores to 81,415 beneficiaries was extended in the State during the quarter ended December, 2017. The outstanding advances reached at the level of Rs.31,066.92 crores in 9,93,631 accounts and stood at 6.11% of Net Bank Credit.

Member Banks are requested to boost up the financing to the Women Entrepreneurs.

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE**(Rs. in crores)**

Particulars	September, 2017		December, 2017	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	32,834	4,802.46	49,736	7,431.86
Outstanding	6,06,394	64,339.17	5,94,471	67,381.93

As per the information made available by the member banks, fresh loans worth Rs.7,431.86 crores have been granted to 49,736 beneficiaries during the quarter ended December, 2017 under Housing Finance.

The outstanding level reached to Rs.67,381.93 crores in 5,94,471 accounts as of December, 2017. Bankwise details are given in **Annexure - 19**.

(iii) SELF HELP GROUPS (SHGs) :

The summary of various parameters under SHGs as furnished by Member Banks for the quarter ended December, 2017 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended December, 2017			Total No. of Savings Bank accounts as on December, 2017		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No. of SHG Savings A/Cs	3,315	33,868	263	2,40,433	26,71,025	23,771
Out of above, Women SHG	3,043	31,756	250	2,15,846	22,73,303	20,994

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec., 2017			Cumulative A/cs Graded and Sanctioned during the FY 2017-18		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
No. of Account	3,550	3,535	3,215	10,824	11,222	10,502
Out of above, Women SHG	--	3,382	3,112	-	10,652	9,979

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended December, 2017				Total loans disbursed during the year 2017-18			
	A/c disb.	Amt. disb.	Out of total a/c disb. no. of new a/c	Amt. disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. no. of new a/c	Amt. disb. to new a/c
Total SHGs	3,300	3,211	2,019	2,039	10,218	9,853	5,972	5,416
Of above, Women SHG	3,127	3,204	1,959	1,983	9,675	9,489	5,643	5,206

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of December, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	51,156	28,457	48,661	26,824

(Amt. in Rs.lakh)

NPA	NPAs as on December, 2017		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	5,390 (10.54%)	2,735 (9.61%)	4,928 (10.13%)	2,305 (8.59%)

Bankwise details have been given in **Annexure - 20**.

15th Meeting of "Sub-committee of SLBC on SHGs - NRLM and NULM"

15th Meeting of "Sub-committee of SLBC on SHGs - NRLM and NULM" was organized on 28th November, 2017 and minutes of the meeting was circulated by SLBC vide it's

letter dtd. 18th January'2018. The important points discussed and action points emanated during the meeting are as below:

1. Data Reporting under SHG:

a. Developing the common portal for submission of data of all SHGs (Rural, Urban, Men, Women and Mix) from NABARD/ MoRD/ MoUHPA. The agencies/ organizations will extract the data from this common portal as per their requirement.

(Action : SLBC)

b. Taking up the matter with Head office of all Banks for generating the district wise data of all SHGs (Rural, Urban, Men, Women and Mix).

(Action: RBI)

2. Comparative analysis of RBI guidelines on SHGs :

SLBC vide it's letter dtd. 05th December'2017 requested RBI to escalate this matter to their Central Office for doing the needful at their level:

- i. The guidelines related to SHG & SHG-Bank linkage Programme shall be made simple and the directive of each guideline shall remain in consonance with other. If possible, the Master Circular on SHG-BLP shall be made comprehensive, comprising all guidelines related to SHGs.
- ii. Thrust to be given on opening of the BSBDA account for every SHG member which may be linked with the account of the SHG group account.
- iii. The data collection requirement shall be optimum which may enable the branches to easily open the SHG accounts and to take up the credit linkage exercise as per stipulated guideline.

3. Opening of individual account of SHG Members :

GLPC was requested to provide updated status of opening of individual bank account of SHG members to SLBC for information and necessary action, if any.

(Action: GLPC)

4. Increase in NPAs in Bank lending to SHGs- Strategy for reduction

Convenor, SLBC requested all members to comply the action points emanated from the special meeting called by NABARD on NPA in SHG finance, which may help to keep a check on this issue.

(Action: Members of Sub-Committee on NRLM & NULM)

Concerned Members are requested to comply the action points and submit the Action Taken Report to SLBC.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	December, 2016		September, 2017		December, 2017	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4,934	152.19	5,544	123.74	4,405	150.74
Outstanding	53,499	2,016.76	51,744	1,970.93	57,668	2,135.21

During the quarter, Banks have disbursed Education loans to 4,405 students to the tune of Rs.150.74 crores. The outstanding under Education loans stood at Rs.2,135.21 crores in 57,668 accounts as of December, 2017.

Bankwise details are given in **Annexure - 21.**

(v - a) KISAN CREDIT CARD (KCC) :

The number of outstanding KCCs in the State has decreased from 29,45,376 as of September, 2017 to 27,37,900 as of December, 2017 showing net decrease of 2,07,476 KCCs during the quarter ended December, 2017.

The bank group wise break up is : Nationalised Banks - 8,80,775, State Bank Group - 3,70,855, RRBs - 3,04,822, Private Sector Banks – 1,14,065 and DCCBs -10,67,383.

Bankwise details regarding issuance of KCCs are given in **Annexure - 22.**

(v - b) Progress under formation of Joint Liability Groups (JLGs) & credit linkage

As per the information received from Member Banks, 1,10,661 JLGs are formed till the quarter ended December, 2017. Out of total JLGs formed, 43,395 are under Farm Sector of which 36,871 JLGs are credit linked with an amount of Rs.246.58 crores, whereas, 67,266 JLGs are formed under Non-Farm Sector, of which 39,357 JLGs are credit linked with an amount of Rs.270.83 crores. The Bankwise progress is given in **Annexure - 23.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 118 SCCs to the tune of Rs. 216 lakhs during the quarter. In all, 10,081 SCCs have been issued and the amount outstanding is Rs.83.68 crores till the quarter ended December, 2017. RRBs have issued 2,875 SCCs whereas the remaining Banks have issued only 7,206 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 332 ACCs were issued by Banks amounting to Rs.737 lakhs. Thus, at the quarter ended December 2017, the outstanding ACCs were 4,689 amounting to Rs.37.44 crores. Bankwise details are given in **Annexure - 25.**

(viii) Weavers Credit Card (WCC)

As per the information provided by Member Banks, during the quarter ended December, 2017, 90 WCCs amounting to Rs.73 lakhs have been issued. Thus, at the quarter ended December 2017, the outstanding WCCs were 385 amounting to Rs.144 lakhs. The details are given in **Annexure - 26.**

Member Banks are requested to monitor the applications pending at their Branch level and dispose of the same at the earliest.

(ix) REVIEW OF CREDIT FLOW TO MSME SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MSE

MSME advances stood at Rs.92,299 crores at the quarter ended December, 2017, of which Rs.1,640.83 crores were extended to 11,601 units for technology upgradation under CLCSSTU. During the quarter ended December, 2017, banks have disbursed Rs.118.84 crores to 2,022 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) **ADVANCES TO SC & ST BENEFICIARIES :**

The outstanding advances to SC beneficiaries as of December, 2017 was Rs.3,277 crores in 2,57,277 accounts, forming 8.33% of Weaker Section advances, which was 7.98% as of September, 2017. Similarly, the outstanding advances to ST beneficiaries as of December, 2017 was Rs.3,079 crores in 2,56,791 accounts, forming 7.83% of Weaker Section advances, which was 7.53% as of September, 2017. Bank wise and District wise details are given in **Annexure - 2 & 3.**

(xi) **Progress under "Basic Savings Bank Deposit Account (BSBDA)" with overdraft facility and issuance of General Purpose Credit Cards (GCC)**

As per the information received from Member Banks, 2,66,442 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended December, 2017. Banks have provided overdraft facility to 84,155 a/cs amounting to Rs.7.96 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,48,36,043 as of December, 2017 with an amount of Rs.3,992.92 crores in these accounts.

During the quarter ended December, 2017, 62,122 GCCs amounting to Rs.9,048.66 crores have been issued by Member Banks. The cumulative position as of December, 2017 reached 2,44,488 GCCs amounting to Rs.6,735.25 crores.

The Bankwise progress is given as per **Annexure - 28 & 29.**

(xii) **Centrewise availability of ATMs**

As per the information provided by Member Banks, there were 11,620 ATMs in the State of Gujarat as of December, 2017. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches	No. of ATMs
Metro	2150	4466
Urban	1320	2344
Semi-urban	2250	2816
Rural	3565	1994
Total	9285	11620

Banks have set up good number of ATMs in Metro, Urban and Semi-urban centres, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

As per the RBI guidelines, each branch should have an onsite ATM. Member Banks are, therefore, requested to install an onsite ATM at their each and every branch. The Districtwise / Bankwise details are given in **Annexure – 30.**

(xiii) **Pledge financing against Negotiable Warehouse Receipts to farmers**

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of December, 2017 was **NIL.**
